



IRISH LIFE PRSA AVAILABLE THROUGH PORTUS YOUR PRSA OPTIONS IN DETAIL

IRISH LIFE PRSA - LUMP SUM COMMISSION OPTIONS

PRSA J - MINIMUM TERM OF 5 YEARS TO NRA REQUIRED FOR OPTIONS 1 & 2

	Initial Commission	Fund Based Trail Commission	Client Allocation	Platform Charge	Fund Charge	Total Client Charge	Commission Profile
1	2.0%	0.30% from month 1 0.75% from month 61	100%	0.45%	0.35%	1.55%	8435
2	1.0%	0.45% from month 1 0.75% from month 49	100%	0.45%	0.35%	1.55%	8438
3	0.0%	0.75% from month 1	100%	0.45%	0.35%	1.55%	8432

PRSA K - MINIMUM TERM OF 5 YEARS TO NRA REQUIRED FOR OPTIONS 4 & 5

	Initial Commission	Fund Based Trail Commission	Client Allocation	Platform Charge	Fund Charge	Total Client Charge	Commission Profile
4	2.0%	0.05% from month 1 0.50% from month 61	100%	0.45%	0.35%	1.30%	8446
5	1.0%	0.20% from month 1 0.50% from month 49	100%	0.45%	0.35%	1.30%	8449
6	0.0%	0.50% from month 1	100%	0.45%	0.35%	1.30%	8443

PRSA L - MINIMUM TERM OF 5 YEARS TO NRA REQUIRED FOR OPTIONS 7 & 8

	Initial Commission	Fund Based Trail Commission	Client Allocation	Platform Charge	Fund Charge	Total Client Charge	Commission Profile
7	1.0%	0.00% from month 1 0.25% from month 61	100%	0.45%	0.35%	1.05%	8457
8	0.5%	0.10% from month 1 0.25% from month 49	100%	0.45%	0.35%	1.05%	8460
9	0.0%	0.25% from month 1	100%	0.45%	0.35%	1.05%	8454

PRSA M - NO MINIMUM TERM REQUIRED

	Initial Commission	Fund Based Trail Commission	Client Allocation	Platform Charge	Fund Charge	Total Client Charge	Commission Profile
10	0%	0%	100%	0.45%	0.35%	0.80%	8464

ADDITIONAL NOTES

- A** All fund based trail commission is paid on a monthly basis
B Commission options 1, 4 & 7 are earned over a 4 year period
C Commission options 2, 5 & 8 are earned over a 3 year period

- D** Fund Charge above assumes investment in the Balanced Portfolio
E Total Client Charge is a combination of Platform, Fund and Adviser Charge

IRISH LIFE PRSA - REGULAR PREMIUM COMMISSION OPTIONS

PRSA J - MINIMUM PREMIUM OF €1,000 P.M. AND 10 YEAR TERM TO NRA REQUIRED FOR OPTION 1

	Initial Commission	Fund Based Trail Commission	Client Allocation	Platform Charge	Fund Charge	Total Client Charge	Commission Profile
1	max 4.0% (0.4% x term) in mth 1 plus max 4.0% (0.4% x term in mth 49	0.45% from month 1 0.75% from month 109	100%	0.65%	0.35%	1.75%	8442
2	0%	0.75% from month 1	100%	0.65%	0.35%	1.75%	8441

PRSA K - MINIMUM PREMIUM OF €1,000 P.M. AND 10 YEAR TERM TO NRA REQUIRED FOR OPTION 3

	Initial Commission	Fund Based Trail Commission	Client Allocation	Platform Charge	Fund Charge	Total Client Charge	Commission Profile
3	max 4.0% (0.4% x term) in mth 1 plus max 4.0% (0.4% x term in mth 49	0.20% from month 1 0.50% from month 109	100%	0.65%	0.35%	1.50%	8453
4	0%	0.50% from month 1	100%	0.65%	0.35%	1.50%	8452

PRSA L - NO MINIMUM TERM REQUIRED

	Initial Commission	Fund Based Trail Commission	Client Allocation	Platform Charge	Fund Charge	Total Client Charge	Commission Profile
5	0%	0.25% from month 1	100%	0.65%	0.35%	1.25%	8463

PRSA M - NO MINIMUM TERM REQUIRED

	Initial Commission	Fund Based Trail Commission	Client Allocation	Platform Charge	Fund Charge	Total Client Charge	Commission Profile
6	0%	0.00% from month 1	100%	0.65%	0.35%	1.00%	8467

ADDITIONAL NOTES

- A All Fund Based Trail Commission is paid on a monthly basis
- B Commission options 1 & 3 require a minimum monthly premium of €1,000 and a minimum term of 10 years and are earned over a 4 year period. The accrual basis is 0.4% X term, with a 4% maximum for both payments and the term for calculating the actual commission payable is based on the minimum of NRA or age 65.
- C The base charge for regular premiums (AP) on the PRSA is 0.65% (0.20% higher than for SP & TV lump sum premiums on the contract). This higher charge is reflected in the plan charges above.
- D The Fund Charge assumes investment in the Balanced Portfolio
- E The Total Client Charge is a combination of the Platform, Fund and Adviser Charge, and can vary depending on the

IRISH LIFE PRSA - FUND OPTIONS

FUND NAME	STANDARD CHARGE	VARIABLE CHARGE	OVERALL FUND CHARGE
1 Careful Portfolio	0.10%	0.25%	0.35% (+0.15%) **
2 Conservative Portfolio	0.10%	0.25%	0.35% (+0.15%) **
3 Balanced Portfolio	0.10%	0.25%	0.35% (+0.15%) **
4 Experienced Portfolio	0.10%	0.25%	0.35% (+0.15%) **
5 Adventurous Portfolio	0.10%	0.05%	0.15% (+0.05%) **
6 Annuity Fund	0.10%	0.00%	0.10%
7 Consensus Cautious Fund	0.10%	0.00%	0.10%
8 Consensus Fund	0.10%	0.00%	0.10%
9 Global Cash Fund	0.10%	0.00%	0.10%
10 Global Multi-Factor Fund	0.45%	0.00%	0.45%
11 Hedged World Equity Fund	0.10%	0.00%	0.10%
12 Indexed Commodities Fund	0.10%	0.85%	0.95%
13 Indexed Emerging Markets Equity Fund	0.10%	0.00%	0.10%
14 Indexed Euro Corporate Bond Fund	0.10%	0.00%	0.10%
15 Indexed Euro Short Dated Bond Fund	0.10%	0.00%	0.10%
16 Indexed European Equity Fund	0.10%	0.00%	0.10%
17 Indexed European Gilts Fund	0.10%	0.00%	0.10%
18 Indexed European Property Shares Fund	0.10%	0.00%	0.10%
19 Indexed Fixed Interest Fund	0.10%	0.00%	0.10%
20 Indexed Inflation Linked Bond Fund	0.10%	0.00%	0.10%
21 Indexed Irish Equity Fund	0.10%	0.00%	0.10%
22 Indexed Japanese Equity Fund	0.10%	0.00%	0.10%
23 Indexed North American Equity Fund	0.10%	0.00%	0.10%
24 Indexed Pacific Equity Fund	0.10%	0.00%	0.10%
25 Indexed Technology Fund	0.10%	0.00%	0.10%
26 Indexed UK Equity Fund	0.10%	0.00%	0.10%
27 Indexed World Equities Fund	0.10%	0.00%	0.10%
28 Infrastructure Equities Fund	0.00%	0.60%	0.60%
29 Irish Property Fund	0.35%	0.00%	0.35%
30 Protected Consensus Markets Fund	0.67%	0.00%	0.67%
31 Self-Invested Deposit Fund	0.15%	0.00%	0.15%
32 Setanta Equity Dividend Fund	0.10%	0.00%	0.10%
33 Setanta Global Equity Fund	0.10%	0.00%	0.10%
34 Setanta Income Opportunities Fund	0.10%	0.00%	0.10%
35 UK Property Fund	0.35%	0.30%	0.65%

ADDITIONAL NOTES

A - Variable Charges

The variable charge will depend on the external fund managers used in the fund and the performance of the underlying investments. This column shows the maximum amount this charge can be. Please refer to the fund guide at the back of the PRSA booklet for more information

B- Incentive Fees

These funds also have an incentive fee which may be payable if the manager achieves certain targets (See Section 7.3 of the PRSA booklet for further information). The incentive fee will depend on the performance of the underlying investments. The maximum effect of these incentive fees would be to add an extra 0.15% to the overall fund charge shown on the Careful Portfolio, Conservative Portfolio, Balanced Portfolio and Experienced Portfolio, and an extra 0.05% to the overall fund charge shown on the Adventurous Portfolio.

C - Annuity Fund

This fund is only available as part of the Annuity Default Investment Strategy (DIS).

The Overall Fund Charge is added to the Platform Charge and Adviser Charge to provide the Total Client Charge on the product

For further information on the Irish Life PRSA product please contact your Account Manager or Business Development Manager.



The information and figures stated are correct as at September 2016 but may change. For more up-to-date information, speak to your account manager or business development manager. Irish Life Assurance is regulated by the Central Bank of Ireland.



Irish Life